

Information to identify the case:

Debtor 1	<u>Eduardo Vergel Saavedra</u>	Social Security number or ITIN	xxx-xx-5677
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Rosita Milan Saavedra</u>	Social Security number or ITIN	xxx-xx-6483
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 11-31415-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eduardo Vergel Saavedra

Rosita Milan Saavedra

11/2/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Eduardo Vergel Saavedra
Rosita Milan Saavedra
DebtorsCase No. 11-31415-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 60

Date Rcvd: Nov 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2017.

db/jdb +Eduardo Vergel Saavedra, Rosita Milan Saavedra, 22 Fountain View Dr E,
Jackson, NJ 08527-4586

cr +FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Boca Raton, FL 33487-2853

cr +Nationstar Mortgage LLC, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave.,
Suite 100, Boca Raton, FL 33487-2853

cr +Seterus, Inc. as authorized Subservicer for Federa, RAS Citron, LLC, 130 Clinton Road,
Suite 202, Fairfield, NJ 07004-2927

515557241 BANK OF AMERICA, N.A., PO Box 660933, Dallas, TX 75266-0933

512185915 +Bally's Park Place, Inc., C/O Craner, Satkin, Scheer & Schwartz PC,
320 Park Avenue PO Box 367, Scotch Plains, NJ 07076-0367

512325735 Bank of America, NA as successor by merger to BAC, 7105 CORPORATE DRIVE, PLANO, TX 75024

512185921 +Chase Bank, C/O Creditors Financial Group LLC, PO Box 440290, Aurora, CO 80044-1500

512185922 +Chase Bank- Washington Mutual Bank, C/O P. Scott Lowery PC,
4500 Cherry Creek Dr South Ste 700, Denver, CO 80246-1534

516002387 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc.,
PO Box 1047 Hartford, CT 06143-1047, Federal National Mortgage Association,
(Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047

516002386 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc.,
PO Box 1047 Hartford, CT 06143-1047

515417186 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)

512304512 +RIH Acquisitions NJ, LLC, 1133 Boardwalk, Atlantic City, NJ 08401-7329

512185928 +RIH Aquisitions NJ LLC Atlantic C Hilto, C/O Gerstin, Grayson & Cohen, LLP,
1288 Route 73 South Ste 301, Mt. Laurel, NJ 08054-2237

512185930 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Department of Treasury,
Division Of Taxation, PO Box 245, Trenton, NJ 08695-245)

512185929 +Sears Credit Card - Citibank, C/O Monarch Reovery Management, Inc., 10965 Decature Road,
Philadelphia, PA 19154-3210

512185933 +Trump Plaza Casino Hotel, C/O Slater, Tenaglia Fritz & Hunt PA, 301 3rd St,
Ocean City, NJ 08226-4007

516303052 +U.S. Bank, N.A., Robertson, Anschutz & Schneid, P.L., Authorized Agent for Secured Creditor,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853

512185935 +US Airways Crad Services-Barclays Bank, C/O Northstar Location Services,
4285 Genesee Street, Cheektowaga, NY 14225-1943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2017 22:42:03 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 02 2017 22:42:02 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr +EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank of America, N.A., PO Box 5170,
Simi Valley, CA 93062-5170

cr +E-mail/Text: bankruptcy@cavps.com Nov 02 2017 22:42:17 Cavalry Portfolio Services, LLC,
500 Summit Lake Dr., Ste. 400, Valhalla, NY 10595-2322

512185913 EDI: WFNNB.COM Nov 02 2017 22:18:00 Ann Taylor-WFNNB, PO Box 659569,
San Antonio, TX 78265-9569

512185914 EDI: BANKAMER.COM Nov 02 2017 22:18:00 BAC Home Loans Servicing LP, PO Box 15222,
Wilmington, DE 19886-5222

512298702 +EDI: OPHSUBSID.COM Nov 02 2017 22:18:00 BACK BOWL I LLC, SERIES B,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

512185912 EDI: BANKAMER.COM Nov 02 2017 22:18:00 AAA Financial Services, PO Box 15019,
Wilmington, DE 19886-5019

512185916 EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank Of America, PO Box 15019,
Wilmington, DE 19886-5019

512198398 EDI: BANKAMER2.COM Nov 02 2017 22:18:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102

512439188 +EDI: OPHSUBSID.COM Nov 02 2017 22:18:00 Back Bowl I, L.L.C., Series B,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

512345978 +EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank of America, N.A., successor by,
merger to BAC Home Loans Servicing, LP, BK Dept. MS CA6-919-01-23, 400 National Way,
Simi Valley, CA 93065-6414

516909831 EDI: BANKAMER.COM Nov 02 2017 22:18:00 Bank of America, NA, PO Box 31785,
Tampa, FL 33631-3785

512185917 +EDI: TSYS2.COM Nov 02 2017 22:18:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803

512279917 +EDI: OPHSUBSID.COM Nov 02 2017 22:19:00 CANDICA LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

512385995 EDI: RESURGENT.COM Nov 02 2017 22:18:00 CR Evergreen II, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Nov 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512185918 EDI: CAPITALONE.COM Nov 02 2017 22:18:00 Capital One Bank, C/O NCO Financial System Inc.,
PO Box 70884, Charlotte, NC 28272-0884
512185919 EDI: CAPITALONE.COM Nov 02 2017 22:18:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
512185920 EDI: CAPITALONE.COM Nov 02 2017 22:18:00 Capital One Bank, NA, PO Box 71083,
Charlotte, NC 28272-1083
512460282 +E-mail/Text: bankruptcy@cavps.com Nov 02 2017 22:42:17 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive, Suite 400, Valhalla, New York 10595-2322
512301815 EDI: CHASE.COM Nov 02 2017 22:18:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
512185923 EDI: CHASE.COM Nov 02 2017 22:18:00 Chase Card Services, PO Box 15153,
Wilmington, DE 19886-5153
512185924 EDI: HFC.COM Nov 02 2017 22:18:00 HSBC Card Services, PO Box 17051,
Baltimore, MD 21297-1051
512185925 EDI: IRS.COM Nov 02 2017 22:18:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
512185926 EDI: TSYS2.COM Nov 02 2017 22:18:00 Juniper Card Services, PO Box 13337,
Philadelphia, PA 19101-3337
512422222 +EDI: MID8.COM Nov 02 2017 22:18:00 Midland Credit Management, Inc.,
2365 Northside Dr., Suite 300, San Diego, CA 92108-2709
513860914 +EDI: AIS.COM Nov 02 2017 22:18:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513860913 EDI: AIS.COM Nov 02 2017 22:18:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
513572451 EDI: AIS.COM Nov 02 2017 22:18:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
512185927 EDI: HFC.COM Nov 02 2017 22:18:00 Orchard Bank- HSBC, PO Box 17051,
Baltimore, MD 21297-1051
512922127 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, POB 41067,
NORFOLK, VA 23541
512375092 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Wamu,
POB 41067, Norfolk VA 23541
512777162 +EDI: RESURGENT.COM Nov 02 2017 22:18:00 PYOD LLC, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
512368234 EDI: RECOVERYCORP.COM Nov 02 2017 22:18:00 Portfolio Investments I LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
512336810 EDI: RECOVERYCORP.COM Nov 02 2017 22:18:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512472810 EDI: TDBANKNORTH.COM Nov 02 2017 22:18:00 TD Bank N.A., Attn: Robin Paradis,
P.O. Box 9547, Portland, ME 04112-9547
512185932 +EDI: TDBANKNORTH.COM Nov 02 2017 22:18:00 TD Bank NA, PO Box 23072,
Columbus, GA 31902-3072
512185931 +EDI: TDBANKNORTH.COM Nov 02 2017 22:18:00 TD Bank NA, PO Box 9547,
Portland, ME 04112-9547
512185934 EDI: TSYS2.COM Nov 02 2017 22:18:00 US Airways Crad Services, PO Box 13337,
Philadelphia, PA 19101-3337
512451362 EDI: VERIZONEAST.COM Nov 02 2017 22:19:00 VERIZON, PO BOX 3037,
BLOOMINGTON, IL 61702-3037
512251206 EDI: Q3G.COM Nov 02 2017 22:19:00 World Financial Network National Bank,
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RIH Acquisitions NJ, LLC t/a Atlantic City Hilton
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512312672* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Nov 02, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eugene D. Roth on behalf of Debtor Eduardo Vergel Saavedra erothesq@gmail.com
Eugene D. Roth on behalf of Joint Debtor Rosita Milan Saavedra erothesq@gmail.com
Jeanette F. Frankenberg on behalf of Creditor BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER
TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP cmecf@sternlav.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal
National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. bmusarra@rasnj.com,
bkyecf@rasflaw.com,legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC bmusarra@rasnj.com,
bkyecf@rasflaw.com,legerman@rasnj.com

TOTAL: 11